

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 George Herbert Tinges, III  
 Doris Rae Tinges  
 Debtors

Case No. 17-15177-sr  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Aug 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2017.

db/jdb +George Herbert Tinges, III, Doris Rae Tinges, 153 N. Middletown Street,  
 Media, PA 19063-4542  
 tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010,  
 Reading, PA 19606-0410  
 13960076 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot, Processing Center, Des Moines, IA 50364-0500)  
 13960066 +Chase Home Finance, 3415 Vision Drive, Attention: Bankruptcy Department,  
 Columbus, OH 43219-6009  
 13960070 +Credit Control LLC, P.O. Box 31179, Tampa, FL 33631-3179  
 13960072 +Fashion Bug, 777 South State Road 7, Margate, FL 33068-2803  
 13960073 +First Step Group, LLC, 6300 Shingle Creek Parkway, Suite 220, Minneapolis, MN 55430-2124  
 13960074 +Hennessey and Hennessy, 917 Old Fern Hill Road, Suite 200, West Chester, PA 19380-4250  
 13960075 +Hilltop I, c/o CAMCO Management Company, 511 West Chester Pike, Havertown, PA 19083-4533  
 13960078 +Kelly Lewis, 5200 Hilltop Drive, Unit E15, Brookhaven, PA 19015-1263  
 13960080 Lane Bryant (WFNNB), P.O. Box 1824125, Columbus, OH 43218  
 13960083 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 13960084 +PNC Bank, Attn: Customer Service Research, B6-YM07-01-7, P.O. Box 1820,  
 Dayton, OH 45401-1820  
 13961388 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13960086 +Progressive Financial Services, Inc., 1209 4th Avenue, South Dept. PRO,  
 Nashville, TN 37210-4107  
 13960087 +QCS, P.O. Box 4699, Petaluma, CA 94955-4699  
 13960090 +United Collection Bureau, Inc., P.O. Box 140310, Toledo, OH 43614-0310  
 13960091 +United Recovery, P.O. Box 1184, Langhorne, PA 19047-6184  
 13960092 +Zales, P.O. Box 183105, Columbus, OH 43218-3105

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: stan.luongo@luongobellwoar.com Aug 19 2017 01:40:52 STANLEY E. LUONGO, JR.,  
 Luongo Bellwoar LLP, 213-215 West Miner Street, West Chester, PA 19382  
 smg E-mail/Text: bankruptcy@phila.gov Aug 19 2017 01:42:26 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 19 2017 01:41:21  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 19 2017 01:42:18 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Aug 19 2017 01:41:57 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 13960062 +EDI: STFC.COM Aug 19 2017 01:28:00 CACH LLC, Attention: Bankruptcy,  
 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485  
 13960063 EDI: CAPITALONE.COM Aug 19 2017 01:28:00 Capital One Bank (USA), N.A.,  
 Bankruptcy Claims Servicer, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 13960064 +EDI: CHASE.COM Aug 19 2017 01:28:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
 13960065 +EDI: CHASE.COM Aug 19 2017 01:28:00 Chase Bank USA, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 13960067 EDI: SEARS.COM Aug 19 2017 01:28:00 Citibank/Sears, P.O. Box 6500,  
 Sioux Falls, SD 57117-6500  
 13960068 EDI: WFNNB.COM Aug 19 2017 01:28:00 Comenity Bank, Attn: Correspondence, P.O. Box 18214,  
 Columbus, OH 43218  
 13960069 EDI: WFNNB.COM Aug 19 2017 01:28:00 Comenity Bank, P.O. Box 18279, Columbus, OH 43218  
 13960071 +EDI: WFNNB.COM Aug 19 2017 01:28:00 Dress Barn, P.O. Box 659704,  
 San Antonio, TX 78265-9704  
 13960077 +EDI: RMSC.COM Aug 19 2017 01:28:00 JC Penney, P.O. Box 965009, Orlando, FL 32896-5009  
 13960079 +EDI: CBSKOHLS.COM Aug 19 2017 01:28:00 Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983  
 13960082 +EDI: MID8.COM Aug 19 2017 01:28:00 MCM, 2365 Northside Drive, Suite 300,  
 San Diego, CA 92108-2709  
 13960081 +EDI: TSYS2.COM Aug 19 2017 01:28:00 Macy's, Bankruptcy Processing, P.O. Box 8053,  
 Mason, OH 45040-8053  
 13960085 EDI: PRA.COM Aug 19 2017 01:28:00 Portfolio Recovery Associates, LLC,  
 120 Corporate Boulevard, Norfolk, VA 23502  
 13960088 EDI: SEARS.COM Aug 19 2017 01:28:00 Sears, P.O. Box 183082, Columbus, OH 43218-3082  
 13960089 +EDI: RMSC.COM Aug 19 2017 01:28:00 Synchrony Bank, P.O. Box 960061,  
 Orlando, FL 32896-0061

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 20, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2017 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf\_frpa@trusteel3.com  
REBECCA ANN SOLARZ on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
STANLEY E. LUONGO, JR. on behalf of Joint Debtor Doris Rae Tinges  
stan.luongo@luongobellwoar.com, nicole.werner@luongobellwoar.com  
STANLEY E. LUONGO, JR. on behalf of Debtor George Herbert Tinges, III  
stan.luongo@luongobellwoar.com, nicole.werner@luongobellwoar.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>George Herbert Tinges III</b>	Social Security number or ITIN	<b>xxx-xx-5423</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Doris Rae Tinges</b>	Social Security number or ITIN	<b>xxx-xx-1564</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter	<b>13 7/31/17</b>
Case number:	<b>17-15177-sr</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	George Herbert Tinges III	Doris Rae Tinges
<b>2. All other names used in the last 8 years</b>		aka Doris Rosanio
<b>3. Address</b>	153 N. Middletown Street Media, PA 19063	153 N. Middletown Street Media, PA 19063
<b>4. Debtor's attorney</b> Name and address	STANLEY E. LUONGO JR. Luongo Bellwoar LLP 213-215 West Miner Street West Chester, PA 19382	Contact phone 610-430-6600 Email: <a href="mailto:stan.luongo@luogobellwoar.com">stan.luongo@luogobellwoar.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreigle13.com">ecfmail@fredreigle13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (215)408-2800 Date: 8/18/17

**For more information, see page 2**

**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

**September 15, 2017 at 11:00 AM**

**Location:**

**Suite 18-341, 1234 Market Street, Philadelphia, PA 19107**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 11/14/17**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 12/14/17**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 1/27/18**

**Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

**9. Filing of plan**

The debtor has filed a plan. This plan proposes payment to the trustee of \$1,461.38 per month for 60 months. The hearing on confirmation will be held on: **10/19/17 at 09:30 AM, Location: Courtroom #3, 900 Market Street, Philadelphia, PA 19107**

**10. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11. Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13. Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.